

DEFENDANTS' EXHIBIT 109

Attention Investors:

Need Steady Cash Flow?

Want security backing your investments?

Under the new law borrow \$100,000 from your 401K at low rates and invest at 10% cash flow rates right now!

Through the NRIA Property Fund you can borrow from your 401K at low rates and invest at 10% Cash Flow right now and receive monthly electronic payments!

Our Class A buildings fund is prime income producing property and \$750 million of high-quality new construction.

Your secured on apartment buildings.

Your backed by a proven 14 year track record.

15 buildings and \$750 million of high-quality new construction backs you.

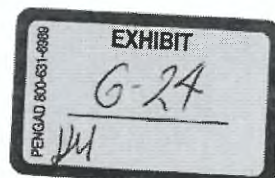
With NRIA you'll receive steady cash flow and total returns with bonuses targeted at 18-21%!

Call us now 201-210-2727.

Remember no matter the market ... it's always a landlord's market!

Call 201-210-2727

That's 201-210-2727



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